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ABSTRACT

In providing an overview of the complex topic of mature women in the workplace, this report presents some of the known, and sometimes contradictory, facts about women and work. It is divided into three sections. The first section begins by detailing facts and figures regarding the older woman worker of the 1980s. Comparisons are made between men's and women's wages, and the meaning of work to women in their mid-years and later life is briefly addressed. Some of the seemingly significant indicators concerning the circumstances of tomorrow's older working women are then considered, including women in the work force, age and work, education, marriage and the family, retirement income, and health. The second section presents a brief history of women past 40 in the work force. The third section answers questions on older working women on such topics as reasons for hiring older women, barriers to full utilization of older workers, the issue of comparable worth, the effect of fringe benefit costs on employment of older women, advocated changes in Social Security, and stereotypes of middle-aged and older women as casual or nonworkers. (YLB)

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'Old' at 40: Women in the Workplace

A report from The Institute of Gerontology at The University of Michigan

On July 6, 1983, the United States Supreme Court ruled that the longer life expectancy of women can no longer be considered in calculating retirement benefits. This landmark decision is not only far-reaching in its own impact, but a stunning example of the controversial policy issues that affect women workers as they age.

The socioeconomic dynamics of the 1980s focus growing attention on these issues. Women are demanding and commanding new recognition in the labor force. In the past three decades, the number of working women and the length of time they spend in paid employment have increased dramatically, while men's labor force participation and work life expectancy has dropped.

Yet increased employment outside the home has brought no guarantee of adequate income. Many women work for wages so meager that their entire work lives are a struggle for survival—and they are doomed to retire into continuing poverty.

So we are faced with a paradox. Women are working more and more in paid employment; in some cases they receive more pay; their employment rights are being recognized; there is growing public acceptance of working women; and there is greater freedom of lifestyle and flexibility of roles in the home, freeing them to pursue full time careers. Yet women, particularly older and minority women, are still more likely than men to live in poverty and this situation will not likely change in the near future.

The many factors that determine the status and success of mature women in the workplace are highly interrelated. They are also constantly subject to the impact, for better or worse, of vacillating social values, economic conditions, and the national priorities reflected in budgeting and legislation.

In providing an overview of this complex topic, this report presents some of the known—and sometimes contradictory—facts about women and work. It briefly traces current and historic trends, and underscores some issues that should be of concern to policy makers in the public and private sectors. Its scope is admittedly selective. The text does not, for instance, describe the corps of unpaid woman workers whose contributions through homemaking, child-rearing, care of the elderly, and volunteer services are so important but so often unrecognized. It does not enumerate the many problems faced by younger women entering employment for the first time, nor does it detail the situation of the smaller number of women who continue working into their 70s and 80s. Rather, it is intended to encourage recognition and discussion of issues important to a sizeable middle group: employed women aged 40 to 70, the age range defined in the federal Age Discrimination in Employment Act. Unless otherwise indicated the term **older woman worker** as used in the following pages refers to this latter segment of the working population.

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Some Facts and Figures

The "older" woman worker of the 1980s is not easily categorized.

She may be only 40 but already denied employment and advancement opportunities because of her age—a circumstance so common that Congress has attempted to intervene on her behalf. (*Although Federal statutes outlaw discriminatory treatment of workers in the 40 to 70 age range, enforcement has never been adequate.*)

She may be in her 50s and suddenly single, experiencing urgent financial need for the first time in her life and ill-equipped to support herself. (*The proportion of mid-life divorced women has doubled in two decades, while the average age of widowhood is 56.*)

She may be past 65 and still working because she cannot afford to retire. (*Half of all employed women are in jobs with no pension plans; in general, women receive less than half the retirement income men receive.*)

She may be, whatever her age, a nurse or a secretary or a factory worker or a department store clerk or a public school teacher. Or she may be—though it is far less likely—a physician or the president of a corporation or the head of a school system. Hers may be the familiar face seen daily behind the counter at the neighborhood coffee shop, or she may work virtually unseen, mopping floors at midnight in an empty office building.

It is evident that of the women described—each typical of a segment of today's work force—only a few have benefited fully from their own efforts and the volatile times through which they have lived. Yet every one of them has been deeply affected by the twin revolutions in the home and in the workplace that were sparked in the 1940s.

The changes are part of our history: After demonstrating their capabilities in the war years, women collectively went on to erase many of the lines between men's work roles and those deemed appropriate for women. At the same time, new technologies were lightening household duties, social change

> *"Women over 40 are the fastest growing segment of the U.S. labor force. Fifty-three percent of women age 40 to 64 are either in the work force or looking for employment. But the obstacles...are enormous. While age discrimination is illegal, it is rampant."*
>
> —1981 White House Mini-Conference on Older Women, Report

was expanding personal horizons and altering family patterns, and persistent inflation was prompting more and more homemakers to use their talents in work for pay.

As a result of all these factors, older women are found in important new roles in the 1980s: corporate executives and government officials, skilled tradespeople, distinguished professionals, leaders in many kinds of endeavors.

But older women who have climbed to the top are overwhelmingly outnumbered by those who have not. Most are still trapped at the other end of the scale. In 1982, more than half of all working women 45 and over earned less than $10,000.

The outlook is particularly dismal for women without husbands. Seven out of ten women aged 55 or over live alone, and more than one-third of all widowed, divorced, or never-married women in this age group have incomes below the poverty line. The drastic increase in recent years in households headed by women almost guarantees that poverty among older women will not soon decrease. Between 1972 and 1982 the number of families maintained by a woman increased by 57 percent compared with a 10 percent increase for other families. While three out of five of these women were in the labor force in 1982, they were on the average less educated and were concentrated in low skilled, lower paying jobs than married women. These problems are compounded for minorities. Seventy-eight percent of Hispanic women over 65 live near or below the poverty line. In 1978, 90 percent of these women had incomes below $5,000. Forty-two percent of black families are headed by women, making up a disproportionate segment of the black poor, and they are the fastest growing type of family. Nearly two out of three older black women who head households (most of them widows) have serious health problems that limit the work they can do. Given this fact, their 45 percent poverty rate is hardly surprising. Many of them are among the thousands of older women who want to work but cannot find an employer who will hire them. In the ranks of the unemployed aged 55–64 there are nearly three times more women than men.

For the older woman working for minimal wages in a domestic or clerical job or another of the sex-segregated occupations, the dismal outlook goes far beyond the current week's paycheck. With little chance for job advancement and no meaningful fringe benefits in the job she has now, there are no better times ahead. Because she has no health insurance coverage, she goes without the health care that could improve her physical well-being. (*An estimated four million women aged 45–65 have no health insurance.*) Because she is not in a pension program, she can look forward only to more years of poverty in retirement. (*Four out of five retirement age women have no access to private pensions.*) For the approximately 12 percent of working women who actually receive pensions in retirement, benefits average $1471 less per year than men's pensions.

It is predicted that by the year 2000 women and children will comprise almost 100 percent of the poverty population. Certainly this trend toward the "feminization of poverty" is a reality that will be carried into future generations of older women unless steps are taken now to address its causes.

By Way of Comparison

Neither poverty nor discrimination victimizes only older women, of course. Younger women contend with many of the same problems that plague older women; so do men, and particularly older men. Yet the facts underscore the special plight of women past 40. The gap between women's wages and men's wages widens with age, so that after age 45 women earn 55 cents for every dollar men earn. And although there have been gains toward equality in other ways, the income gap between the sexes is widening. Moreover, a University of Michigan study group reported in 1984 that differences in experience and job-related skills account for only about one-third of the existing wage gap.

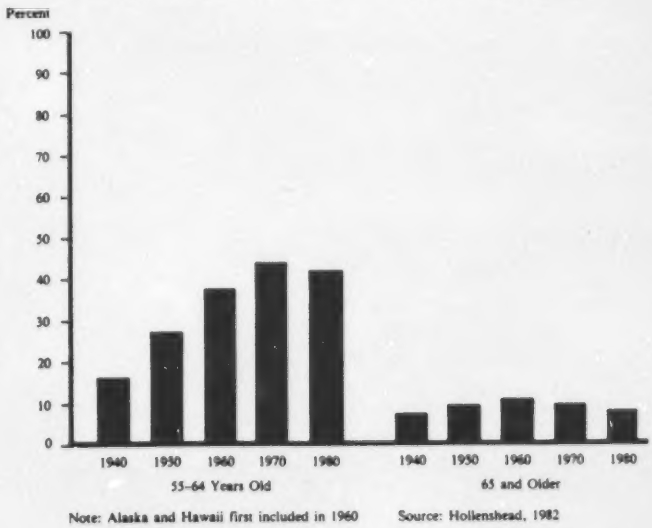
Equal pay for equal work and the "comparable worth" of equivalent jobs are important issues here. But even more fundamental is the issue of equal work for equally capable workers. Despite some breakthroughs in occupational opportunities, women are still clustered in the jobs that pay the least: clerical, service, domestic, and factory work. Along with their segregated work roles, women who have taken time for child rearing are further penalized by their lack of work continuity. Too, more men than women benefit from collective bargaining to improve wages since nearly twice as many men belong to unions.

The Meaning of Work to Women

There has been a widespread view that most women, regardless of employment status, see themselves primarily as wives and mothers (actual or would-be), and that the nation's real work force is made up of men. It is becoming increasingly difficult to justify this notion given the changes in labor force participation in recent years.

In the early 1960s, about one-half of all women in the United States worked in the home and 37 percent were in the labor force. By 1982, 53 percent were in the labor force and 35 percent were not, an almost total reversal. (*See accompanying graph for selected age groups.*) And the 1981 Harris survey, *Aging in the 80's: America in Transition*, revealed that the number of women who consider themselves housewives has declined in all age groups surveyed except in the 80+ group. Clearly women are more and more likely to assume identities other than that of housewife.

Civilian Labor Force Participation Rates for Women by Selected Age Groups and Years



Note: Alaska and Hawaii first included in 1960 Source: Hollenshead, 1982

But has the meaning of work to women really changed? It is not new for women to work full time outside the home. There have always been women in the workplace, and their work has had significance for them and for society, even though its importance has seldom been acknowledged.

It is not possible to make generalizations about how women feel about their roles as workers. Nor can the meaning of employment outside the home be considered totally apart from the meaning of women's work within the home. Our society has yet to reward women's essential but unpaid roles—homemaking, care of the young and the infirm, as well as the great variety of important volunteer services—in tangible ways that affirm self-worth and contribute to women's lifelong security.

In considering how the many aspects of work affect older women, it must be recognized that income level is a strong measure of prestige in the workplace, and job prestige in turn has a powerful influence on personal job satisfaction. In a University of Michigan study, the percentages of workers reporting satisfaction with their jobs correlated almost exactly with the order of prestige assigned to the work roles: professionals, managers, crafts workers, salespersons, clerical workers, machine operators, and laborers.

Much remains to be learned about the meaning of work to women in their mid-years and later life, how work experience and work rewards differ for women in different places and for women who are black, Hispanic, Oriental, or members of another group, and how society is being changed by their participation in the work force. Two points are clear, however: The majority of women aged 40 to 64 are in the labor force today, and trends indicate that they will be there in even greater numbers in the future. For most of them, work will represent a serious commitment and a very major investment of time, energy, and ability.

Looking Toward the Future

Economic trends, population shifts, and evolving social policy will determine the circumstances of tomorrow's older working women. No one can predict with certainty what these will be, and experts who make projections differ in assigning weight to various predictable factors. Furthermore, the complex interactions of such factors as educational attainment, income, labor force behavior, and the like make it difficult to establish firm relationships between any one factor and subsequent effects. The following paragraphs touch on some of the seemingly significant indicators.

Women in the Work Force: Economists report many indications that there will be no decrease in women's work force participation, and many predict a continuing increase. In fact, it is predicted that women will represent more than two-thirds of the labor force growth in the next 15 years. Legislation, declining birth rates, inproved wages, changing attitudes toward work for women, higher educational rates, and more freedom of choice in regard to marriage or nonmarriage and general lifestyles are all factors to be considered.

Age and Work: Because of the decline in birth rates, most future newcomers to the working world will be middle-aged, not young. Many will be women in mid-life, single or representing multiple earner families. By the year 2000, nearly half of all workers will be between the ages of 35 and 54. As for older men and women, age-discrimination legislation and inflation are expected to increase the number who continue working at least part-time. Some writers speculate that labor shortages by the end of this century will lead to later retirement age policies.

Education: By the year 2000, 88 percent of workers 45 and older will have completed high school, and 25 percent will have college degrees, as compared to 70 and 17 percent in 1982. Increasing numbers of older women are already combining education and work. In a recent five-year period the total of women students aged 35 and over rose by 67 percent and 69 percent were in the labor force. The number of male students in this age group was almost unchanged. The upward trend is especially significant because the more education a woman has, the more likely she will be to work outside the home. For many younger women, the period of college training will delay entrance into the work force, thereby increasing the proportion of middle-aged workers. Further, these trends are likely to widen the earnings gap between educated women workers and women without formal education.

Marriage and the Family: Tomorrow's older woman worker is more likely than ever before to have a history of heavy financial responsibilities. Over the past decade the number of single-parent families has increased 97 percent. It is predicted that 41 percent of all couples now married will eventually be divorced, and that 95 percent of children with single parents will live with their mothers. One study shows that after divorce, a woman's standard of living typically decreases 73 percent, while a man's increases 42 percent.

Retirement Income: Under the phased postponement of eligibility for Social Security, as mandated by Congress, women in the year 2027 will be unable to receive full retirement benefits unless they have reached the age of 67. For single minority women, who are especially likely to be forced out of the work force before age 62 by health problems or inability to find jobs, this could mean a gap of many hard years between work income and retirement income. It has already been pointed out that one of every two working women today is in a job with no pension plan. Even women whose husbands have pension plans face difficulties: 60 percent of workers vested in pension plans have selected options that will provide nothing for a surviving spouse. As **Women Today** puts it, the net result will be an increasing number of older women who reach the end of their resources before the end of their lives.

Health: The middle-aged and older population of the future will probably have more years of healthful life styles than the same age group today, according to Dr. Lois Verbrugge of the U-M Institute of Gerontology. Her studies indicate that even though health-related limitations in work increased markedly in the 1970s and early 80s, a lowered incidence of chronic disease will be found among tomorrow's older working women. Work environments will pose fewer hazards for chronic disease development, Dr. Verbrugge predicts, and enlightened employer policies may extend work force participation for many of those whose health is less than optimal.

Thirty-six years ago, projections for some of these same areas were made by the Commissioner of the United States Bureau of Labor Statistics during a historic conference on aging at The University of Michigan. He accompanied his statistics with a warning: Employment for older workers, he predicted, would become "a stubborn and difficult problem of great dimensions," one that would "test our ingenuity as a nation to solve."

The statistics have changed since 1948, but the urgent need for ingenious solutions has not. As we look at the ways in which being a woman and being older affect the work life, the urgency becomes clear. American citizens, along with public and private sector policy makers, must take action now if equity between the sexes and the generations is to be a reality in the twenty-first century.

Women Working: A Brief History

The woman past 40 is no new phenomenon in the work force—largely because economic necessity has confronted women throughout history. Probably every era had its handful of unusually talented women who assumed work roles because their visions and energies demanded it, but at every point in time the overwhelming majority of older women who worked outside their own homes did so for one reason: survival.

The role, the status, and the myriad problems of the older woman worker of the 1980s have historic precedent dating back at least seven centuries. Tax rolls and census lists compiled in medieval Europe show that women were shoemakers, bookbinders, painters, weavers, goldsmiths, butchers, and ironmongers, and served in other trades as well. Single women were forced to support themselves by their work; married women sought employment when their husbands' wages were inadequate for family needs. The reasons older women labored in the year 1300 are still with us in the final decades of the 20th century!

On this side of the Atlantic, women of all ages participated in the labor force beginning in colonial days. Their situation ranged from that of black women performing essentially the same labor as male slaves to that of wealthier women who managed farms and plantations. Single women were found in the trades, and both single and married women operated taverns or other businesses, or took in boarders. In antebellum America women continued to work in a variety of occupations: according to the 1850 census, American women were employed in some 175 different manufacturing industries. Although the general pattern of work was to enter the labor force as a girl and leave upon childbearing, married women then as now often worked to supplement family income and poor older women reentered the workplace to maintain themselves.

By the turn of the century, 9.1 percent of women over 65 were considered breadwinners; for black women over 65 the percentage was 28.5. The figures for middle-aged women were even higher: 14.7 percent of those aged 45–54 and 13.2 percent of those between 55 and 64 were working. For black women the percentages were again greater—over 40 percent for those in both age groups.

The discrimination encountered by older women today, compounded in the case of minorities and the poor, was almost certainly a reality in all these eras. It is well documented throughout the period of industrialization. By the early 20th century, many older women worked simply to maintain themselves at a subsistence level. Their need for income, coupled with pervasive discrimination, led older women to be segregated into certain jobs. While older women were found working in all the industries surveyed in a 1916 study, they generally received lower wages than younger women. Wages declined after age 35 and older women were considered undesirable workers in the factories and stores. Many turned to domestic labor, yet even in this lower paying category faced difficulties in securing jobs after age 40. As today, most poignant was the plight of the single older woman whose poverty forced her to accept deplorable working conditions without complaint.

From 1900 to 1940, the work patterns of American women were relatively stable; women who worked were generally young, single, and had meager resources. Black and immigrant women often worked as domestics, on farms, or in the factories in order to survive. During the Depression years of the 1930s, it was the older worker, along with the very young, who suffered most from unemployment. Literally millions of persons past 45 found great difficulty in gaining re-employment even in the recovery period.

Although some women who had not worked prior to the Depression were able to find work to help support their families, the number was not large. By 1940 only 15 percent of the nation's married women were in paid employment. The white middle-class woman's place was, with few exceptions, in the home.

For her the change, when it came, was abrupt. World War II opened doors to undreamed-of opportunities. Rosie the Riveter in her hairnet and goggles, expertly welding components in the bomber factory, had her counterparts in thousands of other work settings previously labeled "Men Only." The surprising thing is that so many of the women who went to work in the war years—nearly two out of every three—were past 35. Most were married and had always regarded homemaking as their primary life's role.

Gary, Indiana steel mill, World War II

Even more significant in the annals of employment history is what happened at the war's end. Despite pressures to return to their old dependent roles and leave the jobs to the men, many of these women remained at work. Some found the world of work challenging, and remained in it by choice. In college communities, where veterans were flocking to pursue their education under the G.I. Bill, many young women held jobs in order, as they put it, to earn the Ph.T.—"putting hubby through." Many more, including most older working women, recognized that employment was still a necessary part of their lives for purely economic reasons, and that they would need to keep on working as long as they were able.

Regardless of the reason for working, there was often disillusionment as men reclaimed the best jobs. Women's wages began to drop and their treatment reflected open discrimination on the part of employers, despite the record they had achieved in the defense effort. And the same male attitude that led to job discrimination was a factor in the decision of those women who returned to the hearthside—a decision that turned out well for some, but was bitterly regretted in later years by those faced with a sudden need for work income but no continuity of experience.

As the employment of women has continued to rise, a markedly different population of working women has resulted. Since World War II a greater proportion than ever before can be described as past 40, white, middle-class, married, and well educated. There are nearly twice as many working wives in America as there were in 1940. Older white women and black women are almost equally likely to be working outside the home, and those with educational advantages are far more likely to work than the less well educated.

As employment of women has continued to rise, their worklife expectancy has increased faster than their life expectancy. Between 1950 and 1977, the number of years the average twenty year old woman could expect to spend in the labor force nearly doubled from 14½ to 26 years. At the same time the worklife expectancy shortened for men.

Viewed as a group, women of all ages are far more integral to the work force than they were before the war effort gave them a chance to demonstrate their capabilities and experience the satisfactions of work. Work outside the home has become a major aspect of American women's role in society.

Clearly World War II was a watershed in terms of women and work. The high labor force participation of older women that characterizes America today is no new trend. It was triggered in the 40s, and the largest increases came in the twenty years prior to 1960. Today, approximately half of all American women aged 45–54 have been in the labor force more than two decades.

"The fact remains that there is in the industrial world a considerable body of women who cannot be called young."

—Bureau of Labor Statistics, 1916

You May Be Wondering...

Why a special concern for older working women?

It is difficult to separate issues pertaining to older working women from those pertaining to working women generally or to older workers generally. Yet some circumstances particular to older women in the workplace must be confronted: the combined problems of age and sex discrimination in hiring and advancement; the lack of job skills among the growing group of "displaced homemakers"; the complex relationship among aging, disability, and early retirement; and the effects of low earnings and interrupted employment on retirement income.

It should be emphasized again that the definition of "older" as it pertains to women at work is not the usual over-65 delineation. In terms of work, the definition of *older* in our society suddenly shifts downward, so that in the marketplace, women may be "old" even before age 40.

Clearly the consideration of work as an important feature in the lives of older women is important to developing a realistic portrayal of a group as diverse in choices and life styles as any other. It not only sheds light on the economic circumstances of women, a pressing concern, but also paints a fuller picture of women past 40 and their multiple contributions to our society.

Why would an employer want to hire older women if younger workers are available?

There are many kinds of reasons—some good, some less valid. Many employers prefer older women because they recognize experience, reliability, and seasoned judgment as assets. Others hire older women simply in order to pay lower wages. The National Commission for Employment Policy has listed these reasons given by business for increasing employment of older workers: attracting older consumers, stabilizing the younger work force with older role models, gaining experience in working with a generally older work force in anticipation of demographic changes, hiring workers who would accept lower wages, and responding to government policies. One-third of employers stated that they were motivated to offer employment options by ADEA or by state policy eliminating mandatory retirement.

If there are good reasons for employing older women, why do they have problems in finding work, earning promotions, and holding on to their jobs?

The barriers that interfere with full utilization of older workers, both men and women, are persistent ones: negative stereotypes that question the abilities of older people to continue performing as well as younger workers; few part-time or flex-time employment options; exclusion from training opportunities; minor disabilities that force them out of positions for which they are otherwise qualified; and the costs of employee fringe benefits and age-related differential cost liabilities. Among older women, all these problems are compounded by long histories of job inequities including low-paying, low skilled jobs, interrupted employment, poor health, and sex discrimination. In most cases, they lack the protection of labor unions (*only 15.9 percent of employed women are union members*) and do not benefit to the extent men do from collective bargaining and union intervention in cases of inequity. The response of employers to the needs of older workers has been slow generally and in terms of older women grossly inadequate. Full utilization of working women's strengths over the life span would require a commitment by employers to (a) increased flexibility in the scheduling of part-time and full-time work, and (b) job redesign as needed to accommodate disabilities and aging-related physical changes.

Why is the issue of comparable worth important for older women today?

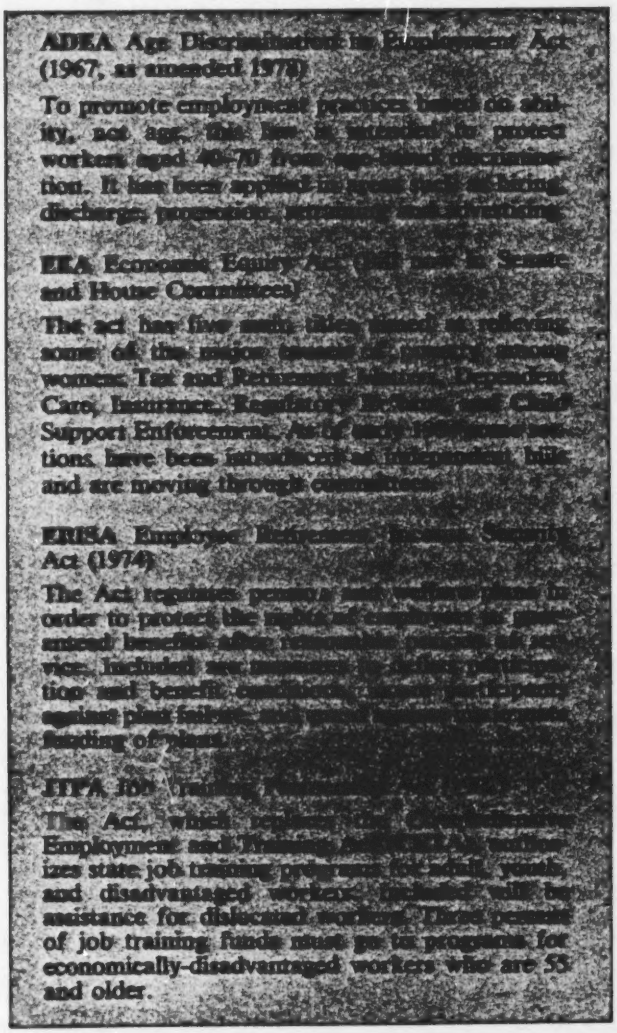
Comparable worth, the concept of paying equal wages for work of equal skill, difficulty, and requiring equal experience and education, is a much-talked-about issue. One factor is that eight of every ten employed women are in a field such as secretarial work or nursing in which few men work. The clustering of women in these segregated job categories, combined with the general trend of lower pay for "women's jobs" even when comparable to "men's jobs," is being recognized as a leading cause of the growing disparity between men's and

women's wages. The $18,980 average yearly income of registered nurses illuminates the comparable worth issue. A bricklayer may make up to $3,000 a year more than a nurse, and in the male-dominated engineering field the average earnings are $30,472 with an education and training investment similar to that of the nurse.

The most striking advances in this area have been achieved by unions representing their membership. In 1983 a federal judge ruled in favor of the American Federation of State, County and Municipal Employees and prohibited the State of Washington from paying female workers less for jobs comparable to those of male workers. Union job classifications and wage scales may make job comparisons easier for unionized than non-unionized workers. In addition, the inequities may be most clear with the older workers who have acquired seniority and who may have been denied training or other opportunities, leaving them trapped in the lower paying jobs.

Doesn't the law assure older women of equal treatment?

In theory, the answer is yes; in practice, the answer is more complex and less positive. It is obvious from current wage differentials between men and women that legal action of the past two decades has not resulted in true equality. Despite improvements in some sectors, women all too often continue to be second-class citizens on the job.



ADEA Age Discrimination in Employment Act (1967, as amended 1978)

To promote employment practices based on ability, not age, this law is intended to protect workers aged 40-70 from age-based discrimination. It has been applied to hiring, discharges, promotion, [illegible]

EEA Economic Equity Act (bill now in Senate and House Committees)

This act has five main parts aimed at various sorts of the major economic problems among women. Tax and Pension Reform, Child Care, Insurance, Regulatory Reform, and Child Support Enforcement. Action on these provisions have been introduced as separate bills and are moving through Congress.

ERISA Employee Retirement Income Security Act (1974)

The Act regulates pension plans in order to protect the [illegible] against unfair practices, improper funding or plan [illegible]

JTPA Job Training Partnership Act

This Act, which [illegible] Employment and Training Administration, authorizes state job training programs for economically disadvantaged workers. Included will be assistance for dislocated workers. Three percent of job training funds must go to programs for economically-disadvantaged workers who are 55 and older.

Thus far, the Age Discrimination in Employment Act has suffered from problems of enforcement due to lack of knowledge about the law among employees; complicated complaint procedures; and an early backlog of cases to be heard by the Equal Employment Opportunity Commission. Most cases filed with the Equal Employment Opportunity Commission have concerned the mandatory retirement of middle-aged white males, and legal action by older female employees is discouraged by the fact that ADEA does not provide for payment of legal fees.

Although the Job Training Partnership Act provides for establishment of older worker programs, it has no specific provision for the training of displaced homemakers as did its predecessor, CETA. It will require active advocacy at the local and state levels to ensure that older women are adequately served.

If the Economic Equity Act becomes law it will, among other things, grant tax breaks to businesses hiring displaced homemakers and reform private pension regulations, easing the financial burden of many older women. However, although the Senate Finance Committee and House Ways and Means Committee held hearings on the act in 1983, it is still a long way from passage.

The Employee Retirement Income Security Act helps to protect women who have pensions, but it guarantees vesting only after ten years of employment and few pension plans are portable. Many women occupy low level jobs that do not offer pensions, or they do not qualify for pensions because they have not worked the requisite number of years with one employer.

Do fringe benefit costs need to affect the employment of older women?

Not necessarily. In cases where insurance or pension costs are higher for older employees on a per-person basis, this is often balanced by lower turnover costs and the productivity gained from a lifetime of experience. When older workers are new to a place of employment, pension costs are higher for defined-benefit plans but not affected by age in defined-contribution plans.

Health insurance carriers often have somewhat higher rates for older workers because of age-related health care utilization patterns. But for larger companies, these differences are minimized because of the pooling of risk across the work force. Also, under the Age Discrimination in Employment Act, employers are free to adjust benefits to compensate for any higher costs associated with age.

Fringe benefit issues do, however, have a negative impact on older women's job opportunities under two circumstances: when employers mistakenly assume that they can enjoy substantial savings by hiring only young workers; and when employers exploit the desperate situation of many older job-seekers by creating a work force of part-time employees who receive no benefits at all. The latter device has, for example, been adopted by some department stores that have eliminated all full-time positions among their sales staffs.

Why are many women's organizations advocating changes in Social Security?

Current methods of figuring Social Security retirement benefits are geared to typically male work patterns. Advocates point out that these methods penalize women for several reasons, notably: (a) the lack of credit for years spent working in the home, resulting in zero-earnings periods as women move in and out of the work force while rearing children; and (b) lifelong wages lower than men's, since 80

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percent are in the low-paying jobs regarded as "women's work." Yet only one woman in five has access to a private pension, and Social Security is the only source of retirement income for well over half of all women aged 65-plus. The sharp increase in the number of working women who head households or live alone adds urgency to remedying the inequities.

An additional problem for women will come as the age of eligibility for full benefits is gradually raised from 65 to 67 by regulations enacted in 1983. Early retirement benefits will still be collectable at 62, but financial incentives will be offered for working to age 70. Longevity has been argued as a basis for discontinuing earlier eligibility, but longevity does not always correlate with good health and ability to work; it may simply mean a more frail older population. Raising the retirement age will further penalize women who are unable to work, since they must wait even longer for their benefits.

In 1980, average monthly Social Security retirement benefits for women were $297 compared to $380 for men. It is no wonder that so many women who have worked hard all their lives face poverty when their working years end.

Even though older black women are among the most disadvantaged workers in America today, won't gains now being made among younger blacks bring them into the mainstream of employment?

Instead of improving the picture for black women at all economic levels, it is possible that the gains of the 60s, 70s, and 80s will widen the gap between the "haves" and the "have nots." Economists and sociologists theorize that the black population may crystallize into two distinct classes: the small, highly trained, and well educated middle class and the much larger, poorly trained, and poorly educated "underclass" made up largely of female heads of households and their children along with never-employed black men. In this case, disadvantaged older black women will almost inevitably be victims of continuing poverty. The outlook for this large segment of the population is not an encouraging one.

Similarly, the "feminization of poverty"—an increasingly larger proportion of those in poverty being women and children—may in the future lead to increased numbers of poor older women. As greater numbers of single women and mothers become heads of households, we may be facing an even larger gap in the circumstances of older men and women. Both black and white older women may fall further into poverty.

Why has the image of middle-aged and older women as casual or nonworkers persisted for so long, when the fact is that the majority are in the labor force?

There are contradictory explanations regarding the purposes that have been served by the stereotypes surrounding older women, according to researcher Carol Hollenshead of The University of Michigan. One is that such images have helped to keep them "in their place." If older women are considered casual workers who have no interest in job advancement or learning new skills, it is easy to justify denying them on-the-job training, promotions, or salaries equal to those of their male peers. It is easier to keep them segregated in occupations that have fewer rungs on the career ladder. It is easier to maintain a Social Security system and other policies based on the assumption that the husband is wage-earner and the wife is homemaker. It helps justify the lack of pension coverage for women.

United Automobile Workers union office, circa 1945

The converse explanation is that traditional images of older women have actually helped make the workplace accessible to them. When women have been seen as working temporarily without trying to achieve equality with men, they were allowed into the workplace by those who would otherwise have opposed their employment. There could be truth in both explanations: perhaps women were able to enter the workforce more easily because of the myth that they were not serious workers, but once they were present in large numbers, perpetuation of the myth helped keep them from achieving equality. A good deal more research would be needed to validate this view, according to Ms. Hollenshead, but the motivation for the stereotyping of older women is a serious question.

Current research often builds on earlier research. Yet it may be important that attitudes of the past not be applied in research questions dealing with today's working woman. Research on older working women now must take into account the demographic realities of an increasing population of working single older women. There may be unique aspects to the work lives of single and/or childless older women. Similarly, those who will be older women in the future may have different work experiences from today's older women. If indeed there is change, it must be reflected in research and policy approaches. If, however, policy decisions continue to be made according to attitudes about older women working that first appeared in the early 1900s, the conditions of older women may change very little from what they were 80 years ago. Age and sex discrimination still exist, calls for retraining have yet to be answered, and there remains a need to state the obvious fact that older women are indeed not an unusual, but an important and valuable segment of the work force.

"Economic well-being results from a process, a process that encompasses decisions and activities that take place throughout the life cycle."

—Hilda Kahne

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